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**PATENT — CHAPTER II**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Box PCT**  
**Assistant Commissioner for Patents**  
**Washington, D.C. 20231**  
**ATTENTION: EO/US**

**PRELIMINARY AMENDMENT**

International Application No:	PCT/US00/22503
International Filing Date	August 16, 2000 (16 August 2000)
Priority Date Claimed:	August 17, 1999 (17 August 1999)
Title of Invention:	Business System
Applicants:	Sunil V. Thakur Zulfiqar N. Momin

**I. In the Specification**

Amend the specification by inserting, before the first line, the following sentence:

“This application is a continuation-in-part of co-pending application U.S. Serial No. 09/375,934, filed November 17, 1999.”

**II. In the Claims**

Please cancel claim 20.

Please add the following new claims:

42. A business system comprising,
- a magnetic strip card with consumer-identifying information encoded thereon;
  - a host system that maintains information about discounts from vendors;
  - an apparatus for reading information on the magnetic strip card, the apparatus in communication with the host system and a payment processing system, the apparatus capable of

initiating a real-time communication link with the host system and initiating a communication link to the payment processing system; and

wherein the host system maintains information about discounts from vendors and applies such discount on an itemized basis for the benefit of a consumer when the consumer purchases a discounted item at a vendor using the magnetic strip card.

43. A method for carrying out a purchase comprising the steps of:

reading at a point-of-sale terminal located at a vendor consumer-identifying information encoded on a device having a readable data string;

maintaining a database of discounts available at the vendor;

determining on a real-time basis whether the items purchased by the consumer are items offered at a discount by the vendor; and

transmitting a signal to the vendor to cause a discount to such items purchased by the consumer on an itemized basis that are identified in the database as being offered by the vendor at a discount.

Respectfully submitted,

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